

Yield Type	Description	Valid Yield ²	Acres	Min	Max	Comments
A	Actual Yield	> or = zero	> zero	1	10	Can be combined with up to 9 years of any yield type other than S for a minimum of 4 years. ¹
B	Assigned Yield for Pecans Only	> zero	= zero	4	4	Insured with less than 4 years actual records. No combination allowed. No previous approved yield.
C	Special T Yield for added insurable acreage by practice, type, or variety (perennials), OR, A special yield for added P/T/V if the database was established using the approved APH yield from a reference unit for the same P/T/V, OR, Determined Irrigated Yields for added Irrigated Practice.	T Yield * 0.80, 0.90, 1.00	= zero	2	4	Can be succeeded by 1 or 2 years of yield type A, J, or P for a total of 4 years.
		Approved Yield = Approved Yield from a reference unit for the same P/T/V	=zero	1	4	Can be succeeded by 1, 2 or 3 years of yield type A, J, or P for a total of 4 years.
		> zero	=zero	1	4	Can be succeeded by 1, 2 or 3 years of yield type A, J or P for a total of 4 years.
E	80% of T Yield	T Yield * 0.80	= zero	3	3/4	Must be succeeded by only 1 year of yield types A, J, or P. If yield indicator equals L can have 4 years of yield type E.
F	FCIC RSO assigned yield	> zero	= zero	1	4	Can be succeeded by 1, 2, or 3 years of yield type A, J, or P for a total of 4 years.
H	Special T Yield for new producer	T Yield * 1.10	= zero	1	4	1, 2, or 3 years reported can be succeeded by A or J yield types. H's not allowed when more than 4 years are reported and not allowed in year 8, 1998, year 9, 1999 or year 10, 2000.
I	Special T Yield for new producer	T Yield	= zero	2	4	2 or 3 years reported can be succeeded by A or J yield types. No I with 3 A's. I's not allowed when more than 4 years are reported.

J	Temporary Actual Yield	> or = zero	> zero	1	1	Can only be in year 10 when year 10 equals current year minus 1, except crops with a lag year, current year minus 2. Must be preceded by 3 to 9 years of any other yield type other than S for a minimum of 4 years. ¹
K	Personal Transition Yield (PTY) ONLY applicable to crops, with a 6/30/00 contract change date in 5 Montana counties	Personal Transitional Yield (T Yield)	= zero	1	4	Can be succeeded by 0/1/2/3 years of yield type A, J or P for a total of 4 years, if yield indicator = K. If 4 Ks are used, the yield = 100% of the T yield (PTY).
L	A special yield if the database was established using the approved APH yield from a reference unit	Approved yield = Approved yield from reference unit	= zero	1	4	Can be succeeded by 1, 2 or 3 years of yield type A, J, or P for a total of 4 years.
N	90% of T Yield	T Yield * 0.90	= zero	2	2/3/ 4	Can be succeeded by 1/2/3 years with yield types of A, J, or P for a total of 4 years. If yield indicator equals L can have 3 years of N with 1 year of yield types A, J, or P.
P	75% of previous approved yield	Previous approved yield * 0.75 (round)	> zero	1	10	Previous approved yield required for P. Can be combined with up to 9 years of any yield type other than S for a minimum of 4 years. ¹
R	Replicated Annual Yield (Dry Beans & Sugar Beets Only)	> or = zero	> zero	1	10	Can be combined with up to 9 years of any yield type other than S for a minimum of 4 years.
S	65% of T Yield	T Yield * 0.65	= zero	4	4	Insured with no records. No combinational allowed, other than Z. No previous approved yield, if all S's.

T	Transitional Yield Used for Added Land/PTV, that does not use a reference unit's approved yield.	T Yield	= zero	1	4	Can be succeeded by 1/2/3 years of yield type A, J, or P for a total of 4 years. If yield indicator, field 21, equals L, can have 1 or 2 years of yield type T with 2 or 3 years of yield type A, J, or P for a total of 4 years. If 4 T's are used, the yield = 100% of the Tyld.
X	80% of T Yield	T Yield * 0.80	=zero	4	4	New insured with fed production and no records. No combination allowed other than Z. Cannot have an X in 1997, 1998, 1999 or 2000. This program is not available in 1998.
Z	Zero Acres Planted (For Category C, with RSO approval only)	= zero	= zero	1	6	Can be combined with up to 4 to 9 years of any yield type. Any other yield type, cannot precede a blank.
Blank	No Yield	= zero	= zero	1	6	Can be combined with up to 4 to 9 years of any yield type. Any other yield type, cannot precede a blank.

¹ Apples & Peaches require only 5 years.

² T Yield from ADMY.

Valid Yield Types by Crop Category

Category B Crops:

A, C, E, F, H, I, J, K, L, N, P, R, S, T, X, Z, and Blank

H- only applicable to database years 1997 and prior

Category C Crops:

A, B, C, E, F, J, N, P, S, T, Z, and Blank

Note: Annual Yields 1 - 10 must be in whole dollars for Avocados and Pecans.

Only valid yield types for California Avocados are: A, F & P

Only valid yield types for Florida Avocados are: A, C, E, F, I, J, L, N, P, S, T, Z and Blank.

Only valid types for Pecans are: As, As & 1J or 4Bs.

YIELD LIMITATION EDITS CAPS - CUPS - FLOORS

CAPS - CUPS - FLOORS DO NOT APPLY TO IP.

Yield Limitation is calculated by line database.

If the Yield Limitation flag equals:

1. Average APH yield applies

Average APH yield falls between the cap and cup

There must be a previous approved yield

To calculate the Average APH yield:

Sum all annual yields - Divide by the number of years in the database that have yields or acres >0

Calculate the cup: Previous approved yield * .9

Calculate the cap: Previous approved yield * 1.20

CAPS - CUPS

CAPS & CUPS REQUIRE A PREVIOUS APPROVED YIELD

If Yield Limitation flag equals:

2. Capped yield applies **

The Average APH Yield is greater than the Yield Limitation Cap

To calculate the Average APH Yield:

Sum all annual yields - Divide by the number of years in the database that have yields or acres >0

Calculate the **CAP**: Previous approved yield * 1.20

3. Cupped yield applies *

The Average APH Yield is less than the cupped yield.

To calculate the Average APH Yield:

Sum all annual yields - Divide by the number of years in the database that have yields or acres >0.

Calculate the Cup: Previous approved yield * .9

*** IF YIELD LIMITATION FLAG = 3 THE TYPE 11 RECORD MUST HAVE A 'Y' IN THE PREMIUM RATE SURCHARGE FIELD (FLD. 42) AND A 5% SURCHARGE IS APPLIED TO YIELD-SPAN AND NON YIELD-SPAN CROPS (CATEGORY B AND THE FOLLOWING CATEGORY C CROPS: 0023, 0028, 0029, 0036, 0052, 0053, 0058, 0060, 0089, 0092, 0201, 0202, 0205, 0206, 0215, 0216, 0217, 0218, 0219, 0220, 0221, 0222, 0223, 0224, 0225, 0226, 0228, 0237, 0238**

CUPPED, CAPPED OR PREMIUM RATE SURCHARGE DO NOT APPLY TO THE FOLLOWING CROPS: 0012, 0034 AND 0054.

****CAPPED YIELDS NO LONGER APPLY TO CATEGORY B, APH CROPS.**

SEE EXHIBIT 15-6.

NO YIELD LIMITATION APPLIES

FOR THIS YIELD LIMITATION FLAG THE AVERAGE APH YIELD MUST BE GREATER THAN THE YIELD CAP OR LESS THAN THE YIELD CUP

If the Yield Limitation flag equals:

4. Average APH yield applies

Cap/Cup do not apply

If there is a Previous Approved yield calculate the Cap/Cup

Calculate the Cup: Previous approved yield * .9

Calculate the Cap: Previous approved yield * 1.20

If there is no Previous Approved yield calculate the Average APH yield only

To calculate the Average APH Yield:

Sum all annual yields - Divide by the number of years in the database that have yields or acres >0

YIELD FLOORS

THERE MUST BE AT LEAST 1 YEAR IN THE DATABASE WITH AN ACTUAL YIELD TO QUALIFY FOR A YIELD FLOOR

A YIELD FLOOR CAN ONLY BE DETERMINED IF THERE IS A TRANSITIONAL YIELD >0

YIELD FLOORS DO NOT APPLY TO 'CAT' COVERAGE

IF THE YIELD IS FLOORED FOR YIELD SPAN CROPS (CATEGORY B) THE TYPE 11 RECORD MUST HAVE THE RATE CLASSIFICATION AND THE RATE FOR THE AVERAGE APH YIELD. FOR NON YIELD SPAN CROPS THE TYPE 11 RECORD MUST HAVE A 'Y' IN THE PREMIUM RATE SURCHARGE FIELD (FLD. 42) AND A 5% SURCHARGE IS APPLIED TO THE PREMIUM CALCULATION. PREMIUM RATE SURCHARGE DOES NOT APPLY TO: 0012, 0034 & 0054.

***YIELD FLOORS FOR CAPPED YIELDS NO LONGER APPLY TO CATEGORY B, APH CROPS. SEE EXHIBIT 15-6.**

YIELD FLOOR = TRANSITIONAL YIELD * YIELD FLOOR PERCENT

<u>YEARS OF ACTUAL YIELDS</u>	<u>YIELD FLOOR PERCENT</u>	<u>FN OPTION (NEW)*</u>	<u>FO OPTION (NEW)*</u>
1 YEAR	70%	80%	90%
2 TO 4 YEARS	75 %	85%	95%
5 OR MORE YEARS	80%	90%	100%

***These options are only available on Spring Wheat and Barley in Minnesota, North Dakota and South Dakota.**

If the Yield Limitation flag equals:

5. The Yield Floor applies

The Yield Floor is greater than the Average APH yield

The Average APH yield falls between the Cap and Cup

There is a previous approved yield

There is an applicable T/yield >0

To calculate the Average APH yield:

Sum all annual yields - Divide by the number of years in the database that have yields and acres >0

Calculate the Yield Floor: T/yield * applicable percent based on the number of years of records the insured has provided.

YIELD FLOORS CONTINUED:

If the Yield Limitation Flag equals:

6. Yield floor applies *

Yield Floor is greater than the capped yield

There is a previous approved yield

There is a T/yield >0

To calculate the Average APH Yield:

Sum all annual yields - Divide by the number of years in the database that have yields or acres >0

Calculate the Cap: Previous approved yield * 1.20

Calculate the Yield Floor: T/yld * applicable percent based on the number of years of actual records the insured has provided

7. Yield Floor applies

Yield Floor is greater than the capped yield

There is a previous approved yield

There is a T/yield >0

To calculate the Average APH Yield:

Sum all annual yields - Divide by the number of years in the database that have yields or acres >0

Calculate the yield Cup: Previous approved yield * .9

Calculate the Yield Floor: T/yld * applicable percent based on the number of years of actual records the insured has provided

8. Yield Floor applies

The Yield Floor is greater than the Average APH Yield

There is a previous approved yield but Cap/Cup do not apply: OR

There is no Previous approved yield

There is a T/yld >0

To calculate the Average APH Yield:

Sum all annual yields - Divide by the number of years in the database that have yields or acres >0

Calculate the Yield Floor: T/yld * applicable percent based on the number of years of actual records the insured has provided

T15 EDIT FOR ADDED Practice/Type/Variety and ADDED LAND

If a perennial APH crop database contains a yield type of "C" for any annual yield field, then a special T/yield is based on a reference unit, for the crop in the county, that contains the greatest number of actual yields (A's, J's or P's). The reference unit cannot contain a "C" or "L".

The Type 15 record must contain the number of actual yields (001-010) in field 70 that is used to calculate the special T/yield.

TO CALCULATE THE VARIABLE T/YIELD FROM THE REFERENCE UNIT:

If the record with the greatest number of actual and/or assigned yields has

(1) actual or assigned yield

Then multiply the T/yield by .80

the result must equal the annual yield submitted.

(2 yrs) actual or assigned yields

Then multiply the T/y yld by .90

The result must equal the annual yield.

(3 + yrs) actual or assigned yields

Then multiply the T/yld by .100

The result must equal the annual yield

Any perennial APH crop with a yield type of "C" must have an annual yield equal to one of the above percentages. After the Special T/yield has been determined calculate the approved yield by adding all of the yields in the database by the number of years containing yield types other than "Z".

A special yield for an added P/T/V, if the database was established using the approved APH yield from a reference unit for the same P/T/V, also requires a yield type of "C". In this case, the Approved Yield must match the Approved Yield from a reference unit for the same P/T/V. Field number 70, Number of Years with Actual Yields on Reference Records, would equal zero. Field number 20, Yield Indicator would have a 'C' for this situation.

A Determined Irrigated Yield for an added Irrigated Practice also requires a yield type of "C". In this situation, there will be no edit to determine the value of each Annual Yield, however, the Annual Yields will be summed and divided by the number of yields to determine the Approved Yield. Field number 70, Number of Years with Actual Yields on Reference Records, would equal zero. Field number 20, Yield Indicator would have a "C" for this situation.

A special yield for Added Land, if the database was established using the approved APH yield from a reference unit, requires a yield type of "L". The Approved Yield must match the Approved Yield from the reference unit. Field number 70, Number of Years with Actual Yields on Reference Records, would equal zero.

Determine the Yield Limitation flag by the following method:

If there is a previous approved yield calculate the "CAP" and "CUP":

The cup for the record = Previous Approved yield * .9

The cap for the record = Previous Approved yield * 1.20

Table results of these calculations

Calculate the yield floor

Yield floor = T/yld * applicable %
for the number of actual and/or
assigned yields in the reference unit.

(1) actual or assigned yield

Then multiply the T/yld by .70

The result must equal the approved yield if yield floor is applicable.

(2-4 yrs) actual or assigned yields

Then multiply the T/yld by .75

The result must be equal to the approved yield if the yield floor is applicable.

(5 + yrs) actual or assigned yields

Then multiply the T/yld by .80

The result must equal the approved yield if the yield floor is applicable.

Table results of yield floor calculation

Edit for correct yield limitation flag.

See M-13 yield limitation requirements.

YIELD INDICATORS

YIELD INDICATOR = C, DETERMINED IRRIGATED YIELD FOR ADDED IRRIGATED PRACTICE OR A SPECIAL YIELD FOR ADDED P/T/V FROM A REFERENCE UNIT. No edit for Annual Yields, Edit for Approved Yield.

YIELD INDICATOR = F, FCIC RSO ASSIGNED YIELD

This yield has been assigned by an RSO and cannot be validated.

YIELD INDICATOR = K, PERSONAL TRANSITIONAL YIELD (PTY, instead of T Yield)

Only applicable to 5 Montana counties. Not found on ADM.

YIELD INDICATOR = L, LAG YEAR PLANTED FOR CROP 0038

YIELD INDICATOR = M, MASTER YIELD

This yield has been assigned by someone and cannot be validated.

YIELD INDICATOR = W, TRANSITIONAL YIELD (FIELD 21) = Average of two or more

Map Area T-yields. Not found on ADM.

BLANK = NOT APPLICABLE

MAXIMUM YIELDS ALLOWED

Applicable for Plan Codes:

25 Revenue Assurance
42 Income Protection
44 Crop Revenue Coverage
45 Indexed Income Protection
84 GYC Span Crops (Sugar Beets, Grapes, Potatoes)
86 GYC Crops
90 APH Crops
96 Index Yield Peaches

Edits:

1. **Warning:** A warning message will be issued when the approved or any annual yield exceeds the county T-yield for the crop, type and practice by a factor of 2.0 times the T-yield. After the company has determined the yield is correct, enter a review indicator flag "1" in the Excessive Yield Edit Bypass field, resubmit the policy and DAS will accept the yield.

2. **Error:** The record will be rejected if the approved or any annual yield exceeds the T-yield for the crop, type and practice by a factor of 2.5 times the T-yield.

If the Reinsured Company's Underwriting Department has verified and approved the yield, enter a review indicator flag "2" in the Excessive Yield Edit Bypass field, resubmit the policy and DAS will accept the yield.

3. **Capped Yield:** The record will be rejected if the approved or any annual yield exceeds the county T-yield for the crop, type and practice by a factor of 4 times the T-yield and will not be allowed to bypass DAS edits.

No yield will be accepted by DAS that exceeds 4 times the county T-yield. These yield records should be resubmitted through DAS with all yields less than 4 times the county T-yield.

41 Pecans

Edits:

1. **Warning:** A warning message will be issued when the approved or any annual revenue yield exceeds 2 times the ADM Dollar Span D08 Rate class for the crop, type and practice. After the company has determined that the revenue yield is correct, enter a review indicator flag "1" in the Excessive Yield Edit Bypass field, resubmit the policy and DAS will accept the yield.
2. **Error:** The record will be rejected if the approved or any annual revenue yield exceeds 4 times the ADM Dollar Span D08 Rate class for the crop, type and practice.

If the Reinsured Company's Underwriting Department has verified and approved the yield, enter a review flag "2" in the Excessive Yield Edit Bypass field, resubmit the policy and DAS will accept the yield.

3. **Capped Yield:** The record will be rejected if the approved or any annual revenue yield exceeds 6 times the ADM Dollar Span D08 rate class for the crop, type, and practice and will not be allowed to bypass. These yield records should be resubmitted through DAS with all yields less than 6 times the ADM Dollar Span D08 rate class for the crop, type and practice.

46 Avocado Revenue Coverage

Edits:

1. **Warning:** A warning message will be issued when the approved average revenue or any annual revenue exceeds 4.1 times the ADM average county revenue for the crop. After the company has determined that the yield is correct, enter a review indicator flag "1" in the Excessive Yield Edit Bypass field, resubmit the policy and DAS will accept the yield.
2. **Error:** The record will be rejected if the approved average revenue or any annual revenue exceeds 6 times the ADM average county revenue for the crop.

If the Reinsured Company's Underwriting Department has verified and approved the yield, enter a review flag "2" in the Excessive Yield Edit Bypass field, resubmit the policy and DAS will accept the yield.

3. **Capped Yield:** The record will be rejected if the approved or any annual revenue yield exceeds 8 times the ADM average county revenue for the crop and will not be allowed to bypass. These yield records should be resubmitted through DAS with all yields less than 8 times ADM average county revenue for the crop.

Yield edits and yield reporting are not applicable for the following insurance plans in the 15 Record, however, ADM validations on maximum protection is performed in the company's Acreage and Loss submissions through DAS:

10 Peanuts
12 GRP Crops
30 Guaranteed Production Tobacco
40 Florida Fruit Trees
43 Aquaculture Dollar
50 Dollar Amount of Insurance Crops
51 Fixed Dollar Amount of Insurance Crops
55 Yield Base Dollar Amount of Insurance
70 Quota Tobacco
73 GRIP Crops

The following plan codes do not contain edits as they are based on inventory records and established prices and/or insured's tax records:

43 Clams
63 AGR
50 Nursery

Crops Requiring a Type 15 (Yield) Record

<u>Plan Code</u>	<u>Crop Code</u>	<u>Crop</u>
25-Revenue Assurance	0011	Wheat
	0015	Canola
	0041	Corn
	0078	Sunflowers
	0081	Soybeans
	0091	Barley
41-Dollar Amount of Insurance	0020	Pecans
42-Income Protection	0011	Wheat
	0021	Cotton
	0041	Corn
	0051	Grain Sorghum
	0081	Soybeans
	0091	Barley
44-Crop Revenue Coverage	0011	Wheat
	0018	Rice
	0021	Cotton
	0041	Corn
	0051	Grain Sorghum
	0081	Soybeans
45-Income Protection Indexed	0041	Corn
	0081	Soybeans
46-Dollar Amount of Insur.	0019	Avocados
84 - GYC Crops	0039	Sugar Beets
	0053	Grapes
	0084	Potatoes
86-Tobacco-GYC	0232	Tobacco
	0234	Tobacco
	0235	Tobacco
	0236	Tobacco

Plan Code**Crop Code and Crop****86 - GYC Crops**

0054 Apples	0046 Processing Beans
0047 Dry Beans	0012 Blueberries
0201 Grapefruit	0202 Lemons
0205 Kinnow Mandarins	0206 Minneola Tangelos
0215 Navel Oranges	0216 Sweet Oranges
0217 Valencia Oranges	0237 Orlando Oranges
0224 E&M Oranges	0225 Late Oranges
0226 All/O Grapefruit	0228 Ruby Red Grapefruit
0238 Rio Red&Star Ruby	0060 Dry Figs
0033 Forage Production	0053 Grapes
0052 Table Grapes	0023 Macadamia Nuts
0013 Onions	0034 Peaches
0089 Pears	0067 Dry Peas
0064 Green Peas	0092 Plums
0084 Potatoes	0036 Prunes
0218 Fresh Apricots	0219 Processing Apricots
0220 Fresh Nectarines	0221 Proc Cling Peaches
0222 Proc Freston Peaches	0223 Fr Frestn Peaches
0038 Sugarcane	0086 FM&GP Tomatoes
0087 Proc Tomatoes	0029 Walnuts
0072 Cabbage	
0055 Cultivated Wild Rice	

90 - APH Crops

0028 Almonds	0017 Millet
0019 Avocados (Fl)	0074 Mint
0091 Barley	0069 Mustard
0042 C&P Sweet Corn	0016 Oats
0015 Canola	0043 Popcorn
0041 Corn	0084 Potatoes
0021 Cotton	0087 Prc Tomatoes
0068 Crambe	0018 Rice
0058 Cranberries	0094 Rye
0047 Dry Beans	0049 Safflowers
0067 Dry Peas	0081 Soybeans
0022 ELS Cotton	0039 Sugar Beets
0031 Flax	0038 Sugarcane
0033 Forage Production	0078 Sunflowers
0051 Grain Sorghum	0085 Sweetpotatoes
	0011 Wheat

96 - Indexed APH

0034 Peaches

Indexed Income Protection Yields**INDEXED INCOME PROTECTION YIELDS**

Example 1: Producer's average yield is lower than the County average yield.

<u>Year</u>	<u>Producer's Yield</u>	<u>County Yield</u>
1994	46	48
1995	30	26
1996	42	50
1997	0	21
1998	<u>54</u>	<u>49</u>
	172/5=	194/5=
Average	34	39

$$\begin{array}{rcl} \text{County Average} & - & \text{Producer's Average} = \text{Index} \\ 39 & - & 34 = 5 \end{array}$$

1999 Expected County Yield = 49 (1998 yield from Act. Table)

$$\begin{array}{rcl} \text{1999 Expected County Yield} & - & \text{Index} = \text{Approved (Indexed) Yield} \\ 49 & - & 5 = 44 \end{array}$$

Example 2: Producer's average yield is higher than the County average yield.

<u>Year</u>	<u>Producer's Yield</u>	<u>County Yield</u>
1994	73	64
1995	72	64
1996	71	63
1997	70	62
1998	<u>69</u>	<u>62</u>
	355/5=	315/5=
Average	71	63

$$\begin{array}{rcl} \text{County Average} & - & \text{Producer's Average} = \text{Index} \\ 63 & - & 71 = (-8) \end{array}$$

1999 Expected County Yield = 62 (1998 yield from Act. Table)

$$\begin{array}{rcl} \text{1999 Expected County Yield} & - & \text{Index} = \text{Approved (Indexed) Yield} \\ 62 & - & (-8) = 70 \end{array}$$

Category B - APH Crops that No Longer Have CAPPED YIELDS

If these crops have an Approved Yield that is Greater than OR Equal to the Previous Approved Yield times .9, then the Yield Limitation Flag Will be "1".

(CUPPED YIELDS & YIELD FLOORS DO APPLY)

<u>Crop Code</u>	<u>Crop</u>
0091	Barley
0015	Canola
0041	Corn
0021	Cotton
0022	ELS Cotton
0068	Crambe
0047	Dry Beans
0067	Dry Peas
0031	Flax
0033	Forage Production
0051	Grain Sorghum
0064	Green Peas
0017	Millet
0074	Mint
0069	Mustard
0016	Oats
0013	Onions
0043	Popcorn
0084	Potatoes
0046	Proc Beans
0042	Proc Sweet Corn
0087	Proc Tomatoes
0018	Rice
0094	Rye
0049	Safflowers
0081	Soybeans
0039	Sugar Beets
0038	Sugarcane
0078	Sunflowers
0085	Sweet Potatoes
0232	Tobacco
0234	Tobacco
0235	Tobacco
0236	Tobacco
0086	Tomatoes, Fresh Market Guaranteed Production
0011	Wheat
0055	Wild Rice